



**GO DIGIT LIFE INSURANCE LIMITED**

**IRDAI PUBLIC DISCLOSURES**

For the period ended 31 December 2023

<b>Version No.</b>	<b>Form Uploading Date</b>	<b>Particulars of Change</b>
1.0	14 February 2024	NA

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FORM L-1-A-RA

Go Digit Life Insurance Limited  
 Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023  
 REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2023



Policyholders' Account (Technical Account)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING							
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net																			
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	12,815	-	-	-	-	12,815	12,815
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(4,338)	-	-	-	-	(4,338)	(4,338)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	723	-	-	-	-	723	723
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	9,200	-	-	-	-	9,200	9,200
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	56	-	-	-	-	56	56
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	(0)	(0)
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	130	-	-	-	-	130	130
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	186	-	-	-	-	186	186
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	2,922	-	-	-	-	2,922	2,922
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	12,308	-	-	-	-	12,308	12,308
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	4,707	-	-	-	-	4,707	4,707
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	3,708	-	-	-	-	3,708	3,708
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	8,415	-	-	-	-	8,415	8,415
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	655	-	-	-	-	655	655
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	8,827	-	-	-	-	8,827	8,827
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(5,634)	-	-	-	-	(5,634)	(5,634)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	45	-	-	-	-	45	45
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	3,893	-	-	-	-	3,893	3,893
<b>SURPLUS/ (DEFICIT) (B) = (A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Surplus</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Funds for future appropriations</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
 \* Represents the deemed realized gain as per norms specified by the Authority  
 \*\* Represents Mathematical Reserves after allocation of bonus

FORM L-1-A-RA

Go Digit Life Insurance Limited  
 Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023  
 REVENUE ACCOUNT UP TO THE QUARTER ENDED 31 DECEMBER 2023



Policyholders' Account (Technical Account)

(₹ In Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING							
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net																			
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,854
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,361)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,241
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,735
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)
(c) Loss on sale/ redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174
(d) Transfer/Gain on revaluation/change in fair value *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	251
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,865
Other Income (to be specified)																			
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,865
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,851
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,851
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,851
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,045
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,406
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,451
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,451
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,061
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																			
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,745
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(11,759)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,353
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,406
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus</b>																			
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Surplus</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Funds for future appropriations</b>																			
Opening balance as at 1 April 2023		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
 \*Represents the deemed realized gain as per norms specified by the Authority  
 \*\* Represents Mathematical Reserves after allocation of bonus



FORM L-1-A-RA

Name of the Insurer: Go Digit Life Insurance Limited  
 Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023



REVENUE ACCOUNT UPTO THE QUARTER ENDED 31 December 2022

Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL					
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING										
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL			
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Loss on sale/ redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management <sup>3</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>SURPLUS/ (DEFICIT) (B) = (A)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Details of surplus</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interim and terminal bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of bonus to policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Surplus</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Funds for future appropriations</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as at 1 April 2022		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Current period appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance carried forward to Balance Sheet</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:  
 \*Represents the deemed realised gain as per norms specified by the Authority  
 \*\* Represents Mathematical Reserves after allocation of bonus

## PROFIT &amp; LOSS ACCOUNT

## Shareholders' Account (Non-technical Account)

(₹ in Lakhs)

Particulars	Schedule No.	For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023	For the quarter ended 31 December 2022	Upto the quarter ended 31 December 2022
Amounts transferred from the Policyholders Account (Technical Account)				-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		112	200	-	-
(b) Profit on sale/redemption of investments		41	73	1	1
(c) (Loss on sale/ redemption of investments)		(1)	(1)	-	-
(d) Amortisation of Premium / Discount on Investments		68	194	-	-
Other Income (to be specified)		0	0	-	-
<b>TOTAL (A)</b>		<b>220</b>	<b>466</b>	<b>1</b>	<b>1</b>
Expense other than those directly related to the insurance business		46	632	395	395
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		2,922	4,865	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>2,968</b>	<b>5,497</b>	<b>395</b>	<b>395</b>
<b>Profit/ (Loss) before tax (C = A - B)</b>		<b>(2,748)</b>	<b>(5,031)</b>	<b>(394)</b>	<b>(394)</b>
Provision for Taxation		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(2,748)</b>	<b>(5,031)</b>	<b>(394)</b>	<b>(394)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(3,206)	(924)	(0)	(0)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
<b>Loss carried forward to Balance Sheet</b>		<b>(5,954)</b>	<b>(5,954)</b>	<b>(394)</b>	<b>(394)</b>
Earning per share (Basic and Diluted)					
Basic earning per equity share Rs.		(2.50)	(4.57)	(1.21)	(1.21)
Diluted earning per equity share Rs.		(2.50)	(4.57)	(1.21)	(1.21)
Nominal value per equity share Rs.		10.00	10.00	10.00	10.00

## FORM L-3-A-BS

Go Digit Life Insurance Limited  
Registration No. 165 and Date of Registration with the IRDAI - 9 June 2023



## BALANCE SHEET

(₹ in Lakhs)

PARTICULARS	Schedule	As at 31 December 2023	As at 31 December 2022
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8, L-9	12,119	3,268
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	8,859	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		8	-
<b>Sub-Total</b>		<b>20,986</b>	<b>3,268</b>
BORROWINGS	L-11	-	-
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
POLICY LIABILITIES		-	-
<b>FUNDS FOR DISCONTINUED POLICIES:</b>			
(i) Discontinued on Account of non-payment of premiums		-	-
(ii) Credit/[debit] fair value change account		-	-
INSURANCE RESERVES		6,339	-
PROVISION FOR LINKED LIABILITIES		-	-
<b>Sub-Total</b>		<b>6,339</b>	<b>-</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		-	-
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>27,325</b>	<b>3,268</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	18,134	2,834
Policyholders'	L-13	10,235	-
Assets held to cover Linked liabilities	L-14	-	-
<b>LOANS</b>			
FIXED ASSETS	L-15	-	-
DEFERRED TAX ASSETS (Net)	L-16	413	1
<b>CURRENT ASSETS</b>		-	-
Cash and Bank Balances	L-17	4,968	11
Advances and Other Assets	L-18	2,060	119
<b>Sub-Total (A)</b>		<b>7,027</b>	<b>130</b>
CURRENT LIABILITIES	L-19	14,383	91
PROVISIONS	L-20	56	-
<b>Sub-Total (B)</b>		<b>14,439</b>	<b>91</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(7,412)</b>	<b>39</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		5,954	394
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
<b>TOTAL</b>		<b>27,325</b>	<b>3,268</b>

## CONTINGENT LIABILITIES

(₹ in Lakhs)

Particulars	As at 31 December 2023	As at 31 December 2022
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (to be specified)	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



## FORM L-4-PREMIUM SCHEDULE



## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

PARTICULARS		For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023	For the quarter ended 31 December 2022	Upto the quarter ended 31 December 2022
1	First year premiums	134	346	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	12,680	21,508	-	-
<b>TOTAL PREMIUM</b>		<b>12,815</b>	<b>21,854</b>	-	-
<b>Premium Income from Business written :</b>					
	In India	12,815	21,854	-	-
	Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>		<b>12,815</b>	<b>21,854</b>	-	-

## FORM L-5 - COMMISSION SCHEDULE

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

PARTICULARS	For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023	For the quarter ended 31 December 2022	Upto the quarter ended 31 December 2022
Commission				
Direct – First year premiums	6	12	-	-
- Renewal premiums	-	-	-	-
- Single premiums	4,272	4,603	-	-
<b>Gross Commission</b>	<b>4,278</b>	<b>4,615</b>	-	-
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>4,278</b>	<b>4,615</b>	-	-
Rewards	429	429	-	-
<b>TOTAL</b>	<b>4,707</b>	<b>5,045</b>	-	-
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	7	7	-	-
Corporate Agents -Others	528	528	-	-
Brokers	4,158	4,496	-	-
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	-	-	-	-
Others (POSP)	13	13	-	-
<b>TOTAL</b>	<b>4,707</b>	<b>5,045</b>	-	-
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
In India	4,707	5,045	-	-
Outside India	-	-	-	-

\* Commission on Business procured through Company website

## FORM L-6-OPERATING EXPENSES SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

PARTICULARS		For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023	For the quarter ended 31 December 2022	Upto the quarter ended 31 December 2022
1	Employees' remuneration & welfare benefits	1,110	2,247	-	-
2	Travel, conveyance and vehicle running expenses	25	45	-	-
3	Training expenses	31	68	-	-
4	Rents, rates & taxes	269	425	-	-
5	Repairs	0	0	-	-
6	Printing & stationery	0	1	-	-
7	Communication expenses	1	3	-	-
8	Legal & professional charges	226	395	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	3	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	1	1	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	848	1,552	-	-
12	Interest & Bank Charges	0	0	-	-
13	Depreciation	23	46	-	-
14	Others	-	-	-	-
	(a) Information Technology Expenses	302	420	-	-
	(b) Insurance, water and electricity charges	1	2	-	-
	(c) Stamp duty on policies	855	2,168	-	-
	(d) Security and housekeeping	-	-	-	-
	(e) Brand/Trade Mark usage fee/charges	-	-	-	-
	(f) Business Development and Sales Promotion Expenses	9	15	-	-
	(g) Goods and Services Tax (GST)	-	-	-	-
	(h) Miscellaneous Expenses	6	15	-	-
	<b>TOTAL</b>	<b>3,708</b>	<b>7,406</b>	-	-
	In India	3,708	7,406	-	-
	Outside India	-	-	-	-
	<b>TOTAL</b>	<b>3,708</b>	<b>7,406</b>	-	-

## FORM L-7-BENEFITS PAID SCHEDULE


 Go Digit Life Insurance Limited  
 SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

PARTICULARS		For the quarter ended 31 December 2023	Upto the quarter ended 31 December 2023	For the quarter ended 31 December 2022	Upto the quarter ended 31 December 2022
1	Insurance Claims				
	(a) Claims by Death	1,785	3,035	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>1,785</b>	<b>3,035</b>	-	-
	Benefits Paid (Gross)				
	In India	1,785	3,035	-	-
	Outside India	-	-	-	-
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	1,205	2,048	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>1,205</b>	<b>2,048</b>	-	-
3	Amount accepted in reinsurance:				
	(a) Claims by Death	75	75	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	<b>Sub total</b>	<b>75</b>	<b>75</b>	<b>#</b>	<b>#</b>
	<b>Total</b>	<b>655</b>	<b>1,061</b>	<b>#</b>	<b>#</b>
	Benefits Paid (Net)				
	In India	655	1,061	#	#
	Outside India	-	-	#	#
	<b>TOTAL</b>	<b>655</b>	<b>1,061</b>	<b>-</b>	<b>-</b>

**Note:**

- a) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.  
 b) Fees and expenses connected with claims shall be included in claims.  
 c) Legal and other fees and expenses shall also form part of the claims cost, wherever applicable.

## FORM L-8-SHARE CAPITAL SCHEDULE


**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
1	Authorised Capital 200,000,000 Equity Shares of Rs.10 each	20,000	2,000
2	Issued Capital 121,185,685 Equity Shares of Rs.10 each	12,119	327
3	Subscribed Capital 121,185,685 Equity Shares of Rs.10 each	12,119	327
4	Called-up Capital 121,185,685 Equity Shares of Rs.10 each	12,119	327
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>12,119</b>	<b>327</b>

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Shareholder	As at 31 December 2023		As at 31 December 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian (Oben Ventures LLP)	57,209,994	47.21%	22,739,994	69.58%
Foreign (FAL Corporation)	29,335,342	24.21%	-	0.00%
Investor:				
Indian	21,868,006	18.05%	6	0.00%
Foreign	12,772,343	10.53%	9,940,000	30.42%
Others (to be specified), e.g. ESOP etc.	-	-	-	0.00%
<b>TOTAL</b>	<b>121,185,685</b>	<b>100.00%</b>	<b>32,680,000</b>	<b>100.00%</b>

\*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

## PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31 DECEMBER 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) Oben Ventures LLP	1	57,209,994	47.21	5,720.99	Nil	Nil	57,209,994	100.00
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) FAL Corporation	1	29,335,342	24.21	2,933.53	Nil	Nil	29,335,342	100.00
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks (i) HDFC Bank Limited (ii) Axis Bank Limited	2	21,868,000	18.04	2,186.80	Nil	Nil	21,868,000	100.00
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other Foreign Body Corporate i. Peak XV Partners Growth Investments IV (formerly known as SCI Growth Investment IV)	1	2,832,343	2.34	283.23	Nil	Nil	2,832,343	100.00
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	7	9,940,006	8.20	994.00	Nil	Nil	9,940,006	100.00
i)	Individual share capital upto Rs. 2 Lacs	6	6	0.00	0.00	Nil	Nil	6	100.00
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian i. Kanika Gupta - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	1	9,940,000	8.20	994.00	Nil	Nil	9,940,000	100.00
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>12</b>	<b>121,185,685</b>	<b>99.99</b>	<b>12,118.56</b>	<b>Nil</b>	<b>Nil</b>	<b>121,185,685</b>	<b>100.00</b>

## PART B:

PARTICULARS OF THE SHAREHOLDING PATTERN  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31 DECEMBER 2023

## PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) IN PART A ABOVE

Name of the Promoter:  
Oben Ventures LLP

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period <sup>A</sup>	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders): (i) Kamesh Goyal	1* 1*	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1	NA	NA	NA	NA	NA	NA	NA
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	-	-	-	-	-	-	-	-
-	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>2</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

\*Since, Oben Ventures LLP is a Limited Liability Partnership, the number of shares held, % of shareholding etc. are mentioned as NA. As on 31st December 2023, almost entire (i.e. 99.99%) of the capital contribution of the Oben Ventures LLP is made by Mr. Kamesh Goyal.



## PART B:

PARTICULARS OF THE SHAREHOLDING PATTERN :  
GO DIGIT LIFE INSURANCE LIMITED, AS AT 31 DECEMBER 2023

## PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) IN PART A ABOVE

Name of the Promoter:  
FAL Corporation

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up capital (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period <sup>^</sup>	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	<b>1</b>	<b>125,172,907</b>	<b>100.00</b>	<b>102402.4531*</b>	<b>Nil</b>	<b>NA</b>	<b>Nil</b>	<b>NA</b>
	(i) Fairfax Asia Limited	1	125,172,907	100.00	102402.4531*	Nil	NA	Nil	NA
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter <sup>(e)</sup>	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	-	-	-	-	-	-	-	-
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Reoatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1</b>	<b>125,172,907</b>	<b>100.00</b>	<b>102402.4531</b>	<b>Nil</b>	<b>NA</b>	<b>Nil</b>	<b>NA</b>

Note: \* Based on a foreign exchange conversion rate of USD 1 = INR 81.8088.

**FORM L-10-RESERVES AND SURPLUS SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>Particulars</b>		<b>As at 31 December 2023</b>	<b>As at 31 December 2022</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,859	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>8,859</b>	<b>-</b>

Note:

a) Additions to and deductions from the reserves shall be disclosed under each of the specified heads.

**FORM L-11-BORROWINGS SCHEDULE****Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****(₹ in Lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31 December 2023</b>	<b>As at 31 December 2022</b>
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Note:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head, as given below.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately.

c) Debentures include NCDs issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)****(₹ in Lakhs)**

<b>Sl.No.</b>	<b>Source / Instrument</b>	<b>Amount Borrowed</b>	<b>Amount of Security</b>	<b>Nature of Security</b>
1		NIL		

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	7,164	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	286	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	740	-
	(e) Other Securities (to be specified)	-	-
	(i) Fixed deposit with banks	-	-
	(ii) Tri-party Repo	-	-
	(ii) Repurchase Agreement (Repo)	-	-
	(iii) AT1 Bonds	1,001	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Real Estate Investment Trust (REIT's)	147	-
4	Investments in Infrastructure and Social Sector		
	(a) Approved investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	2,894	-
	(b) Other investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	500	-
5	Other than Approved Investments	-	-
<b>Sub total (A)</b>		<b>12,732</b>	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,522	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	2,834
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Tri-party repo (TREPs)	2,330	-
	(f) Other Securities (to be specified)	-	-
	(g) Subsidiaries	-	-
	(h) Investment Properties-Real Estate	-	-
	(i) Real Estate Investment Trust (REIT's)	-	-
4	Investments in Infrastructure and Social Sector		
	(a) Approved investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	550	-
	(b) Other investments		
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments	-	-
<b>Sub total (B)</b>		<b>5,402</b>	<b>2,834</b>
<b>TOTAL (A+B)</b>		<b>18,134</b>	<b>2,834</b>

Sr. No.	Particulars	As at 31 December 2023	As at 31 December 2022
<b>Aggregate amount of Company's investments and the market value there of :</b>			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments	16,700	-
	Market value of above investments	16,752	-
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost)	1,426	2,814
2	Investments in subsidiary at cost	-	-
3	Investments in holding company and other related entities	-	-
4	Investments made out of Catastrophe reserve	-	-
5	Debt securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.		

## FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,188	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	768	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	(a) Approved investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	1,098	-
	(b) Other investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments	-	-
<b>Sub total (A)</b>		<b>4,054</b>	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,373	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Tri-party repo (TREPs)	1,555	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	(a) Approved investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	1,252	-
	(b) Other investments	-	-
	(i) Equity	-	-
	(ii) Debentures/bonds	-	-
5	Other than Approved Investments	-	-
<b>Sub total (B)</b>		<b>6,180</b>	-
<b>TOTAL (A+B)</b>		<b>10,235</b>	-

Sr. No.	Particulars	As at 31 December 2023	As at 31 December 2022
<b>Aggregate amount of Company's investments and the market value there of :</b>			
1	Aggregate amount of Company's investments other than Equity, Equity ETF, AT1 Bonds, AIF, Preference shares, Mutual fund, Investment property & Derivative instruments	10,235	-
	Market value of above investments	10,249	-
	Aggregate amount of Company's investments in Mutual fund, Equity, Equity ETF, AT1 Bond, AIF, Preference shares & Investment property (at historical cost)	-	-
2	Investments in subsidiary at cost	-	-
3	Investments in holding company and other related entities	-	-
4	Investments made out of Catastrophe reserve	-	-
5	Debt securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.	-	-

## FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
<b>Sub total (A)</b>		-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
<b>Sub total (B)</b>		-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
<b>Sub total (C)</b>		-	-
<b>TOTAL (A+B+C)</b>		-	-

**Notes:**

Sr. No.	Particular	As at 31 December 2023	As at 31 December 2022
1	Investments in holding company and other related entities	-	-
2	Investment made out of catastrophe reserve at cost	-	-
3	Historical cost of above investments	-	-
4	Particulars of investment other than listed equity shares		
	Historical cost	-	-
	Market value	-	-
	Break-up of Net Current Asset - "Assets Held to Cover Linked Liabilities"		
	a) Interest accrued and not due	-	-
	b) Cash and bank Balance	-	-
5	c) Investment sold -pending for settlement	-	-
	d) Investment purchased -pending for settlement	-	-
	e) Other receivable / (payable)	-	-
	f) Application money of investment	-	-
<b>Total</b>	<b>Net Current Asset</b>	-	-

**L-14A - AGGREGATE VALUE OF INVESTMENTS OTHER THAN LISTED EQUITY SECURITIES AND DERIVATIVE INSTRUMENTS**

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022
<b>Long Term Investments:</b>								
Book Value	12,732	-	4,054	-	-	-	16,786	-
Market Value	12,785	-	4,070	-	-	-	16,855	-
<b>Short Term Investments:</b>								
Book Value	5,402	2,834	6,180	-	-	-	11,583	2,834
Market Value	5,402	2,834	6,179	-	-	-	11,581	2,834

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations) 2016.

## FORM L-15-LOANS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb)Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa)In India	-	-
	(bb)Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa)In India	-	-
	(bb)Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Note:**

- a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- b) Provisions against non-performing loans shall be shown separately.
- c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
<b>Total</b>	-	-



## FORM 16-FIXED ASSETS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS


(` in Lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	As at 1 April 2023	Additions	Deductions	As at 31 December 2023	As at 1 April 2023	For The Period	On Sales/ Adjustments	As at 31 December 2023	As at 31 December 2023	As at 31 December 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	-	4	-	4	-	1	-	1	3	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment (others)	15	283	-	298	0	47	-	47	250	1
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	-	5	-	5	-	0	-	0	4	-
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>15</b>	<b>292</b>	<b>-</b>	<b>306</b>	<b>0</b>	<b>48</b>	<b>-</b>	<b>49</b>	<b>258</b>	<b>1</b>
Work in progress	2	445	292	156	-	-	-	-	156	-
<b>Grand Total</b>	<b>17</b>	<b>737</b>	<b>292</b>	<b>462</b>	<b>0</b>	<b>48</b>	<b>-</b>	<b>49</b>	<b>413</b>	<b>1</b>
<b>As at 31 March 2023</b>	-	15	-	15	-	0	-	0	14	-

Note:  
Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form L-12.

## FORM L-17-CASH AND BANK BALANCE SCHEDULE



Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
1	Cash (including cheques, drafts and stamps)	6	-
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	4,962	11
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>4,968</b>	<b>11</b>
	<b>Balances with non-scheduled banks included in 2 and 3 above</b>		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	4,968	11
	Outside India	-	-
	<b>TOTAL</b>	<b>4,968</b>	<b>11</b>

## FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
<b>ADVANCES</b>			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	71	23
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others		
	Advances to suppliers		
	Gross	244	58
	Less: Provision for doubtful advances	-	-
	Net balance	244	58
	Other advances		
	Gross	12	-
	Less: Provision for doubtful advances	-	-
	Net balance	12	-
<b>TOTAL (A)</b>		<b>327</b>	<b>81</b>
<b>OTHER ASSETS</b>			
1	Income accrued on investments	300	-
2	Outstanding Premiums	44	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	141	-
6	Due from subsidiaries / holding company	-	-
	Deposit with reserve bank of India [pursuant to section 7 of Insurance Act,1938]	-	-
	Deposits		
	Gross	600	18
	Less: Provision for doubtful deposits	-	-
	Net balance	600	18
	Others		
	Unsettled investment contracts-receivable	-	-
	GST unutilised credit	649	20.94
	Advance against GST liability	-	-
	Unit receivable	-	-
	Assets held to cover unclaimed funds	-	-
	Income on unclaimed fund (net of fund admin charges)	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)	-	-
<b>TOTAL (B)</b>		<b>1,733</b>	<b>39</b>
<b>TOTAL (A+B)</b>		<b>2,060</b>	<b>119</b>

Note:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 2013

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
1	Agents' Balances	1,950	-
2	Balances due to other insurance companies	3,231	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	3,841	-
6	Sundry creditors	59	36
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,729	-
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others		
	Payable unsettled investment contracts	497	-
	Expenses payable	1,970	22
	Taxes payable	246	22
	Statutory dues payable	29	7
	GST Liability	778	-
	Employee payable	4	4
	Deposits	-	-
	Payable to Policyholders	-	-
	Share Application money (pending for allotment)	-	-
	Other Payable	50	-
	Unit payable	-	-
	<b>Total</b>	<b>14,383</b>	<b>91</b>

## FORM L-20-PROVISIONS SCHEDULE

Go Digit Life Insurance Limited  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakhs)

Particulars		As at 31 December 2023	As at 31 December 2022
1	For Taxation (less payments and taxes deducted at source)	-	-
	Income Tax	(18)	-
2	For Employee Benefits	-	-
3	For Others (To be specified)	-	-
	For leave encashment	42	-
	For long term incentive plan	-	-
	For gratuity	32	-
	<b>TOTAL</b>	<b>56</b>	<b>-</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**  
(To the extent not written off or adjusted)



**Go Digit Life Insurance Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

(₹ in Lakhs)

<b>Particulars</b>		<b>As at 31 December 2023</b>	<b>As at 31 December 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
<b>TOTAL</b>		-	-

Go Digit Life Insurance Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Particular	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2022	Up to the Quarter December 2022
1 <b>New Business Premium Growth Rate (Segment wise)</b>				
(i) <b>Linked Business:</b>				
a) Life	NA	NA	NA	NA
b) Pension	NA	NA	NA	NA
c) Health	NA	NA	NA	NA
d) Variable Insurance	NA	NA	NA	NA
(ii) <b>Non-Linked Business:</b>				
<b>Participating:</b>				
a) Life	NA	NA	NA	NA
b) Annuity	NA	NA	NA	NA
c) Pension	NA	NA	NA	NA
d) Health	NA	NA	NA	NA
e) Variable Insurance	NA	NA	NA	NA
<b>Non Participating:</b>				
a) Life	#DIV/0!	NA	NA	NA
b) Annuity	NA	NA	NA	NA
c) Pension	NA	NA	NA	NA
d) Health	NA	NA	NA	NA
e) Variable Insurance	NA	NA	NA	NA
2 <b>Percentage of Single Premium (Individual Business) to New Business Premium (Individual Business)</b>	98.95%	98.42%	NA	NA
3 <b>Percentage of Linked New Business Premium (Individual Business) to New Business Premium (Individual Business)</b>	NA	NA	NA	NA
4 <b>Net Retention Ratio</b>	67.96%	61.15%	NA	NA
5 <b>Conservation Ratio (Segment wise)</b>				
(i) <b>Linked Business:</b>				
a) Life	NA	NA	NA	NA
b) Pension	NA	NA	NA	NA
c) Health	NA	NA	NA	NA
d) Variable Insurance	NA	NA	NA	NA
(ii) <b>Non-Linked Business:</b>				
<b>Participating:</b>				
a) Life	NA	NA	NA	NA
b) Annuity	NA	NA	NA	NA
c) Pension	NA	NA	NA	NA
d) Health	NA	NA	NA	NA
e) Variable Insurance	NA	NA	NA	NA
<b>Non Participating:</b>				
a) Life	NA	NA	NA	NA
b) Annuity	NA	NA	NA	NA
c) Pension	NA	NA	NA	NA
d) Health	NA	NA	NA	NA
e) Variable Insurance	NA	NA	NA	NA
6 <b>Expense of Management to Gross Direct Premium Ratio</b>	62.32%	55.01%	NA	NA
7 <b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	36.73%	22.08%	NA	NA
8 <b>Business Development and Sales Promotion Expenses to New Business Premium</b>	0.07%	0.07%	NA	NA
9 <b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	0.16%	0.10%	NA	NA
10 <b>Ratio of Policyholders' Fund to Shareholders' funds</b>	42.17%	42.17%	NA	NA
11 <b>Change in net worth (Amount in Rs. Lakhs)</b>	12157.55	12157.55	NA	NA
12 <b>Growth in Networth</b>	NA	NA	NA	NA
13 <b>Ratio of Surplus to Policyholders' Fund</b>	NA	NA	NA	NA
14 <b>Profit after tax / Total Income</b>	-28.61%	-32.56%	NA	NA
15 <b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	NA	NA	NA	NA
16 <b>Total Investments/(Capital + Reserves and Surplus)</b>	135%	135%	NA	NA
17 <b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	NA	NA	NA	NA
18 <b>Investment Yield - (Gross and Net)</b>				
<b>A. Without Unrealised gain</b>				
Shareholders' Fund	8.59%	7.64%	NA	NA
Policyholders' Fund				
Non Linked				
Participating	NA	NA	NA	NA
Non participating	6.95%	6.89%	NA	NA
Linked				
Non participating	NA	NA	NA	NA
<b>B. With Unrealised gain</b>				
Shareholders' Fund	8.92%	7.78%	NA	NA
Policyholders' Fund				
Non Linked				
Participating	NA	NA	NA	NA
Non participating	6.95%	6.89%	NA	NA
Linked				
Non participating	NA	NA	NA	NA
19 <b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>	NA	NA	NA	NA
For 13th month	NA	NA	NA	NA
For 25th month	NA	NA	NA	NA
For 37th month	NA	NA	NA	NA
For 49th Month	NA	NA	NA	NA
for 61st month	NA	NA	NA	NA
<b>Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)</b>				
For 13th month	NA	NA	NA	NA
For 25th month	NA	NA	NA	NA
For 37th month	NA	NA	NA	NA
For 49th Month	NA	NA	NA	NA
for 61st month	NA	NA	NA	NA
<b>Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
For 13th month	NA	NA	NA	NA
For 25th month	NA	NA	NA	NA
For 37th month	NA	NA	NA	NA
For 49th Month	NA	NA	NA	NA
for 61st month	NA	NA	NA	NA
<b>Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)</b>				
For 13th month	NA	NA	NA	NA
For 25th month	NA	NA	NA	NA
For 37th month	NA	NA	NA	NA
For 49th Month	NA	NA	NA	NA
for 61st month	NA	NA	NA	NA
20 <b>NPA Ratio</b>				
<b>Policyholders' Funds</b>				
Gross NPA Ratio	NA	NA	NA	NA
Net NPA Ratio	NA	NA	NA	NA
<b>Shareholders' Funds</b>				
Gross NPA Ratio	NA	NA	NA	NA
Net NPA Ratio	NA	NA	NA	NA
21 <b>Solvency Ratio</b>	2.45	2.45	NA	NA
22 <b>Debt Equity Ratio</b>	NA	NA	NA	NA
23 <b>Debt Service Coverage Ratio</b>	NA	NA	NA	NA
24 <b>Interest Service Coverage Ratio</b>	NA	NA	NA	NA
25 <b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers and information on earnings:**

1	No. of shares	121,185,685	121,185,685	3,268,000	3,268,000
2	Percentage of shareholding				
	Indian	65.26%	65.26%	100.00%	100.00%
	Foreign	34.74%	34.74%	-	-
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.50)	(4.57)	(1.21)	(1.21)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.50)	(4.57)	(1.21)	(1.21)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.50)	(4.57)	(1.21)	(1.21)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.50)	(2.50)	(1.21)	(1.21)
8	Book value per share (Rs)	10.00	10.00	10.00	10.00

\*The ratios must be calculated in accordance with instructions provided in the annexure and the annexure need not be the part of public disclosures

**FORM - L-23 - RECEIPTS & PAYMENTS**



## **ANNUAL SUBMISSION**



Net Liabilities (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31 December 2023	Mathematical Reserves as at 31 December 2022
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total Par</b>		-	-
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	6,339	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total Non Par</b>		6,339	-
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	6,339	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
<b>Total</b>		6,339	-

Go Digit Life Insurance Limited

Date: 31 December 2023

For the Quarter : 31 December 2023

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural ( Individual )			New Business - Urban ( Individual )			Total New Business ( Individual )			Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>												
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>UNION TERRITORIES<sup>1</sup></b>												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>IN INDIA</b>		-	-	-	-	-	-	-	-	-	-	-
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup>Renewal Premium has to be reported on accrual basis.

Go Digit Life Insurance Limited

Date: 31 December 2023

For the YTD : 31 December 2023

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural ( Individual )			New Business - Urban ( Individual )			Total New Business ( Individual )			Renewal Premium <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES<sup>1</sup></b>												
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>UNION TERRITORIES<sup>1</sup></b>												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-
<b>IN INDIA</b>		-	-	-	-	-	-	-	-	-	-	-
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup>Renewal Premium has to be reported on accrual basis.

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 (Rs. Lakhs)	Total Premium (New Business and Renewal2) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES1</b>															
1	Andhra Pradesh	-	-	-	-	4	2,351	49	41,819	4	2,351	49	41,819	-	49
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	22	1	374	-	22	1	374	-	1
4	Bihar	-	-	-	-	-	34	1	1,027	-	34	1	1,027	-	1
5	Chhattisgarh	-	-	-	-	-	1,168	(1)	(534)	-	1,168	(1)	(534)	-	(1)
6	Goa	-	-	-	-	2	739	15	12,468	2	739	15	12,468	-	15
7	Gujarat	-	-	-	-	8	11,102	128	107,529	8	11,102	128	107,529	-	128
8	Haryana	-	-	-	-	12	252,170	5,247	413,592	12	252,170	5,247	413,592	-	5,247
9	Himachal Pradesh	-	-	-	-	-	-	(60)	(141)	-	-	(60)	(141)	-	(60)
10	Jharkhand	-	-	-	-	1	35	1	657	1	35	1	657	-	1
11	Karnataka	-	-	-	-	40	148,064	1,191	1,461,835	40	148,064	1,191	1,461,835	-	1,191
12	Kerala	-	-	-	-	3	45,410	351	112,397	3	45,410	351	112,397	-	351
13	Madhya Pradesh	-	-	-	-	3	1,078	22	11,885	3	1,078	22	11,885	-	22
14	Maharashtra	-	-	-	-	52	107,322	1,521	1,425,148	52	107,322	1,521	1,425,148	-	1,521
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	94	6	2,342	-	94	6	2,342	-	6
20	Punjab	-	-	-	-	8	10,195	99	13,075	8	10,195	99	13,075	-	99
21	Rajasthan	-	-	-	-	8	15,107	119	46,614	8	15,107	119	46,614	-	119
22	Sikkim	-	-	-	-	-	330	5	6,467	-	330	5	6,467	-	5
23	Tamil Nadu	-	-	-	-	11	14,676	2,825	501,105	11	14,676	2,825	501,105	-	2,825
24	Telangana	-	-	-	-	19	10,374	169	199,784	19	10,374	169	199,784	-	169
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	183	5	3,524	1	183	5	3,524	-	5
27	Uttar Pradesh	-	-	-	-	7	11,033	106	117,929	7	11,033	106	117,929	-	106
28	West Bengal	-	-	-	-	1	3,909	14	31,704	1	3,909	14	31,704	-	14
<b>TOTAL</b>		-	-	-	-	<b>180</b>	<b>635,996</b>	<b>11,875</b>	<b>4,510,701</b>	<b>180</b>	<b>635,996</b>	<b>11,875</b>	<b>4,510,701</b>	-	<b>11,875</b>
<b>UNION TERRITORIES1</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Delhi	-	-	-	-	17	113,039	932	280,306	17	113,039	932	280,306	-	932
5	Jammu & Kashmir	-	-	-	-	-	1,059	8	27,730	-	1,059	8	27,730	-	8
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>17</b>	<b>114,098</b>	<b>940</b>	<b>308,036</b>	<b>17</b>	<b>114,098</b>	<b>940</b>	<b>308,036</b>	-	<b>940</b>
<b>GRAND TOTAL</b>		-	-	-	-	<b>197</b>	<b>750,094</b>	<b>12,815</b>	<b>4,818,737</b>	<b>197</b>	<b>750,094</b>	<b>12,815</b>	<b>4,818,737</b>	-	<b>12,815</b>
<b>IN INDIA</b>															
<b>OUTSIDE INDIA</b>															

Note:

1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement  
2Renewal Premium has to be reported on accrual basis.

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium2 (Rs. Lakhs)	Total Premium (New Business and Renewal2) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES1</b>															
1	Andhra Pradesh	-	-	-	-	8	16,056	308	365,538	8	16,056	308	365,538	-	308
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	22	1	374	-	22	1	374	-	1
4	Bihar	-	-	-	-	-	193	4	1,630	1	193	4	1,630	-	4
5	Chhattisgarh	-	-	-	-	-	2,374	64	48,279	-	2,374	64	48,279	-	64
6	Goa	-	-	-	-	3	875	22	17,799	3	875	22	17,799	-	22
7	Gujarat	-	-	-	-	16	26,642	335	311,497	16	26,642	335	311,497	-	335
8	Haryana	-	-	-	-	26	291,366	5,974	933,005	26	291,366	5,974	933,005	-	5,974
9	Himachal Pradesh	-	-	-	-	-	1,258	70	52,694	-	1,258	70	52,694	-	70
10	Jharkhand	-	-	-	-	1	41	1	1,072	1	41	1	1,072	-	1
11	Karnataka	-	-	-	-	77	220,510	2,802	3,536,663	77	220,510	2,802	3,536,663	-	2,802
12	Kerala	-	-	-	-	5	45,960	371	135,872	5	45,960	371	135,872	-	371
13	Madhya Pradesh	-	-	-	-	4	2,025	57	33,490	4	2,025	57	33,490	-	57
14	Maharashtra	-	-	-	-	87	286,596	4,940	5,585,538	87	286,596	4,940	5,585,538	-	4,940
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	7,038	371	281,831	-	7,038	371	281,831	-	371
20	Punjab	-	-	-	-	9	11,744	131	41,048	9	11,744	131	41,048	-	131
21	Rajasthan	-	-	-	-	10	18,170	255	171,605	10	18,170	255	171,605	-	255
22	Sikkim	-	-	-	-	-	230	5	6,467	-	230	5	6,467	-	5
23	Tamil Nadu	-	-	-	-	22	31,960	4,211	751,007	22	31,960	4,211	751,007	-	4,211
24	Telangana	-	-	-	-	32	14,262	259	283,261	32	14,262	259	283,261	-	259
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	457	11	10,172	1	457	11	10,172	-	11
27	Uttar Pradesh	-	-	-	-	16	28,924	437	319,710	16	28,924	437	319,710	-	437
28	West Bengal	-	-	-	-	5	8,871	39	64,871	5	8,871	39	64,871	-	39
<b>TOTAL</b>		-	-	-	-	<b>323</b>	<b>1,015,674</b>	<b>20,666</b>	<b>12,953,332</b>	<b>323</b>	<b>1,015,674</b>	<b>20,666</b>	<b>12,953,332</b>	-	<b>20,666</b>
<b>UNION TERRITORIES1</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Delhi	-	-	-	-	28	130,552	1,180	480,315	28	130,552	1,180	480,315	-	1,180
5	Jammu & Kashmir	-	-	-	-	-	1,059	8	27,730	-	1,059	8	27,730	-	8
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>28</b>	<b>131,611</b>	<b>1,188</b>	<b>508,045</b>	<b>28</b>	<b>131,611</b>	<b>1,188</b>	<b>508,045</b>	-	<b>1,188</b>
<b>GRAND TOTAL</b>		-	-	-	-	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>	<b>13,461,377</b>	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>	<b>13,461,377</b>	-	<b>21,854</b>
<b>IN INDIA</b>															
<b>OUTSIDE INDIA</b>															

Note:

1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement  
2Renewal Premium has to be reported on accrual basis.

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

FORM 3A

(Read with Regulation 10)

Go Digit Life Insurance Limited

Registration Number: 165

Statement as on: 31 December 2023

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly



PART - A

(₹ in Lakhs)

Section I

Sl No	PARTICULARS	SH	Amount
1	Investments (Shareholders)	8	18,134
	Investments (Policyholders)	8A	10,235
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	413
4	Current Assets		-
	a. Cash & Bank Balance	11	4,968
	b. Advances & Other Assets	12	2,060
5	Current Liabilities		14,383
	a. Current Liabilities	13	14,383
	b. Provisions	14	56
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		5,954
<b>Application of Funds as per Balance Sheet (A)</b>			<b>27,325</b>
<b>Less: Other Assets</b>			
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	413
3	Cash and Bank Balance (if any)	11	4,968
4	Advances & Other Assets (if any)	12	2,060
5	Current Liabilities	13	14,383
6	Provisions	14	56
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		5,954
<b>Total (B)</b>			<b>(1,044)</b>
<b>Investment Assets (A-B)</b>			<b>28,369</b>

Reconciliation of Investment Assets  
Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund	24,213
B. Pension & General Annuity and Group Business	4,156
C. Unit Linked Funds	-
<b>Total (A+B+C)</b>	<b>28,369</b>

Amount

28,369

24,213

4,156

28,369

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1 Central Govt. Sec	Not Less than 25%	-	9,686	-	-	3,373	13,059	53.95%	-	13,059	13,104	
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	9,686	-	-	3,373	13,059	53.95%	-	13,059	13,104	
<b>Investment subject to Exposure Norms</b>												
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-	
1. Approved Investments	Not Less than 15%	-	3,444	-	-	1,902	5,346	22.09%	-	5,346	5,342	
2. Other Investments		-	-	-	-	-	-	-	-	-	-	
b. 1) Approved Investments	Not exceeding 35%	-	4,496	-	-	803	5,299	21.89%	8	5,307	5,308	
2) Other Investments		-	-	-	-	500	500	2.07%	-	500	505	
<b>TOTAL LIFE FUND</b>		<b>100%</b>	<b>18,126</b>	<b>-</b>	<b>-</b>	<b>6,079</b>	<b>24,204</b>	<b>100.00%</b>	<b>8</b>	<b>24,213</b>	<b>24,259</b>	
<b>B. PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>												
		% as per Reg				PAR	NON PAR	Book Value	Actual %	FVC Amount	Total Fund	Market Value
						(a)	(b)	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)
1 Central Govt. Sec	Not Less than 20%	-	-	-	-	2,188	2,188	52.65%	-	2,188	2,207	
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	-	-	-	2,188	2,188	52.65%	-	2,188	2,207	
3 Balance in Approved Investment	Not Exceeding 60%	-	-	-	-	1,968	1,968	47.35%	-	1,968	1,969	
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>415,643</b>	<b>4,156</b>	<b>100.00%</b>	<b>-</b>	<b>4,156</b>	<b>4,176</b>	
<b>LINKED BUSINESS</b>												
		% as per Reg				PAR	NON PAR	Total Fund	Actual %			
						(a)	(b)	(c)=(a+b)	(d)			
1 Approved Investments	Not Less than 75%	-	-	-	-	-	-	-	-			
2 Other Investments	Not More than 25%	-	-	-	-	-	-	-	-			
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>			

Note:

a) \* FRSM refers to 'Funds Representing Solvency Margin'

b) Funds beyond Solvency Margin shall have a separate Custody Account.

c) Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time

d) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

e) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account



FORM - L 28 - Statement of NAV of Segregated Funds



Go Digit Life Insurance Limited

Link to FORM 3A (Part B)

(Read with Regulation 10)

Statement for the period: 31 December 2023

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C

(₹ in Lakhs)

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date <sup>1</sup>	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
NIL														

Particular	DETAILS REGARDING DEBT SECURITIES							
	Market Value				Book Value			
	As at 31 December 2023	As % of total for this class	As at 31 December 2022	As % of total for this class	As at 31 December 2023	As % of total for this class	As at 31 December 2022	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	6,701	28.12%	-	-	6,704	28.20%	-	-
AA or better	1,001	4.20%	-	-	995	4.19%	-	-
Rated below AA but above A	505	2.12%	-	-	500	2.10%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	15,619	65.55%	-	-	15,574	65.51%	-	-
<b>Total</b>	<b>23,826</b>	<b>100.00%</b>	-	-	<b>23,773</b>	<b>100.00%</b>	-	-
<b>Breakdown by residual maturity</b>								
Up to 1 year	10,211	42.86%	-	-	10,213	42.96%	-	-
more than 1 year and upto 3 years	2,857	11.99%	-	-	2,859	12.02%	-	-
More than 3 years and up to 7 years	2,009	8.43%	-	-	2,001	8.42%	-	-
More than 7 years and up to 10 years	2,049	8.60%	-	-	2,045	8.60%	-	-
More than 10 years and up to 15 years	-	0.00%	-	-	-	0.00%	-	-
More than 15 years and up to 20 years	-	0.00%	-	-	-	0.00%	-	-
Above 20 years	6,701	28.13%	-	-	6,656	28.00%	-	-
<b>Total</b>	<b>23,826</b>	<b>100.00%</b>	-	-	<b>23,773</b>	<b>100.00%</b>	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	15,619	65.55%	-	-	15,574	65.51%	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities <sup>5</sup>	8,207	34.45%	-	-	8,199	34.49%	-	-
<b>Total</b>	<b>23,826</b>	<b>100.00%</b>	-	-	<b>23,773</b>	<b>100.00%</b>	-	-

**Note**

- \* Includes Central, State Government Securities, Tbill, TREPs and AAA equivalent rated instruments.
- <sup>5</sup> Includes Debt Mutual funds.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

## FORM L-29 :DETAILS REGARDING DEBT SECURITIES



Go Digit Life Insurance Limited

Date: 31 December 2023

Name of the Fund: Pension &amp; General Annuity and Group Fund

(₹ in Lakhs)

Particular	DETAILS REGARDING DEBT SECURITIES							
	Market Value				Book Value			
	As at 31 December 2023	As % of total for this class	As at 31 December 2022	As % of total for this class	As at 31 December 2023	As % of total for this class	As at 31 December 2022	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	599	14.34%	-	-	598	14.39%	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	3,577	85.66%	-	-	3,558	85.61%	-	-
<b>Total</b>	<b>4,176</b>	<b>100.00%</b>	-	-	<b>4,156</b>	<b>100.00%</b>	-	-
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,370	32.81%	-	-	1,370	32.96%	-	-
more than 1 year and upto 3 years	633	15.16%	-	-	631	15.18%	-	-
More than 3 years and up to 7 years	-	-	-	-	-	-	-	-
More than 7 years and up to 10 years	450	10.78%	-	-	449	10.80%	-	-
More than 10 years and up to 15 years	495	11.85%	-	-	488	11.74%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	1,228	29.41%	-	-	1,219	29.32%	-	-
<b>Total</b>	<b>4,176</b>	<b>100.00%</b>	-	-	<b>4,157</b>	<b>100.00%</b>	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,577	85.66%	-	-	3,558	85.61%	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities <sup>5</sup>	599	14.34%	-	-	598	14.39%	-	-
<b>Total</b>	<b>4,176</b>	<b>100.00%</b>	-	-	<b>4,156</b>	<b>100.00%</b>	-	-

**Note**

- \* Includes Central, State Government Securities, Tbill, TREPs and AAA equivalent rated instruments.
- <sup>5</sup> Includes Debt Mutual funds.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.



Go Digit Life Insurance Limited

Date: 31 December 2023

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)*			
				For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Previous Year	Upto the Corresponding Quarter of the Previous Year
1	Go Digit Inforworks Services Private Limited	Group Company	Expense Reimbursement - Seat Sharing	162	195	-	-
			Facility Management Services	120	120	-	-
			IT Advisory services	145	145	-	-
			Deputation cost	36	36	-	-
			Security Deposit	149	149	-	-
Revenue earned - Insurance Premium Received	-	(1)	-	-			
2	Go Digit General Insurance Limited	Group Company	Expense Reimbursement - Seat sharing	14	30	-	-
			Reimbursement of Expenses - Miscellaneous	5	26	-	-
			Security Deposit	-	6	-	-
			Insurance Premium paid	6	24	-	-
			Revenue earned - Insurance Premium Received	-	(100)	-	-
3	Oben Ventures LLP	Promoter Company	Share Capital	-	3,448	-	-
			Brand License Cost	20	20	2,273	2,273
4	FAL Corporation	Promoter Company	Share Capital	1,119	2,934	-	-
			Share Premium	8,859	8,859	-	-
5	Kanika Gupta	Relative	Share Capital	-	-	994	994
			Share Premium	-	-	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter December, 2023									
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances Including Commitments (Rs. in Lakhs)	Nature of Transaction	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Go Digit Inforworks Services Private Limited	Group Company	13	Facility Management Services	Receivable	No	No	-	-
			1	IT Advisory services	Payable	No	No	-	-
			7	Deputation cost	Payable	No	No	-	-
			150	Security Deposit	Receivable	No	No	-	-
2	Go Digit General Insurance Limited	Group Company	6	Expense Reimbursement - Seat Sharing	Payable	No	No	-	-
			4	Reimbursement of Expenses - Miscellaneous	Payable	No	No	-	-
			1	Insurance Deposit	Payable	No	No	-	-
			0	Insurance Deposit	Receivable	No	No	-	-
			14	Security Deposit	Receivable	No	No	-	-
3	Oben Ventures LLP	Promoter Company	5,721	Equity Share Capital	NA	No	No	-	-
			2	Brand License Cost	Receivable	No	No	-	-
4	FAL Corporation	Promoter Company	2,934	Equity Share Capital	NA	No	No	-	-
			8,859	Share Premium	NA	No	No	-	-
5	Kanika Gupta	Relative	994	Equity Share Capital	NA	No	No	-	-
			Share Premium	NA	No	No	-	-	

\* Transaction amounts are on accrual basis

Details of remuneration to key managerial persons (KMP) and insurance premium/(claims) paid is not included above however we confirm that :

- KMP salary is as approved by the Board or/and as per the contract of service with the respective employee

- Insurance premium from KMP and claims, if any are as per the insurance contract

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Mr. Kamesh Goyal	Chairman, Non Executive Director	Chairman, Non Executive Director	
2	Mr. Mukul Gupta	Independent Director	Independent Director	Appointed as Independent Director w.e.f. 6th April 2023
3	Mrs. Shefali Shah	Independent Director	Independent Director	Appointed as Independent Director w.e.f. 6th April 2023
4	Mr. Srinivasan Parthasarathy	MD & CEO	MD & CEO	
5	Mr. Philip Varghese	Non Executive Director	Non Executive Director	
6	Mr. Sameer Bakshi	Non Executive Director	Non Executive Director	Resigned as director w.e.f. 14th July 2023
7	Mr. Michael Wallace	Non Executive Director	Non Executive Director	Appointed as Additional director w.e.f. 13th July 2023
8	Sanjay Vij	Deputy Chief Executive Officer	Deputy Chief Executive Officer	
9	Sabyasachi Sarkar	Appointed Actuary	Appointed Actuary	
10	Gunjan Basu	Chief Financial Officer	Chief Financial Officer	
11	Abhijeet Dhamale	Chief Compliance Officer	Chief Compliance Officer	
12	Suchit Kavatkar	Chief Investment Officer	Chief Investment Officer	
13	Tarun Jain	Chief Risk Officer	Chief Risk Officer	
14	Priyanka Garg	Company Secretary	Company Secretary	

**FORM NO. L-32 AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO (FREQUENCY -QUARTERLY)**

Go Digit Life Insurance Limited  
Classification: Total Business  
As at 31 December 2023

Form Code: KT-3  
Registration Number: 165



Item	Description	Notes No.	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	10,235
	Deduct:		
02	Mathematical Reserves	2	6,339
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		<b>3,896</b>
05	Available Assets in Shareholders Fund:	4	11,127
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		<b>11,127</b>
08	Total ASM (04)+(07)		15,023
09	Total RSM		6,133
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>2.45</b>

Note:

- Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/C;
  - Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
  - Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
  - Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;
- Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

As on: 31 December 2023

(₹ in Lakhs)

FORM L-33-NPAs  
(Read with Regulation 10)

**DETAILS OF NON-PERFORMING ASSETS**

Go Digit Life Insurance Limited

Name of the Fund: Life Fund

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022
1	Investments Assets (As per Form 5)	15,035	-	-	-	6,224	-	2,946	-	24,204	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	15,035	-	-	-	6,224	-	2,946	-	24,204	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Certification**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Notes:**

1. The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
2. Total investment assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions

FORM L-33-NPAs  
(Read with Regulation 10)

**DETAILS OF NON-PERFORMING ASSETS**

Go Digit Life Insurance Limited

As on: 31 December 2023

Name of the Fund: Pension & General Annuity and Group Fund

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022
1	Investments Assets (As per Form 5)	2,786	-	-	-	-	-	1,370	-	4,156	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,786	-	-	-	-	-	1,370	-	4,156	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Certification**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Note:**

- The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
- Total investment assets should reconcile with figures shown in Form 3A / 3B
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions

**FORM L-33-NPAs**  
(Read with Regulation 10)



**DETAILS OF NON-PERFORMING ASSETS**

Go Digit Life Insurance Limited  
Name of the Fund: Unit Linked Fund

As on: 31 December 2023

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022	As on 31 December 2023	As on 31 December 2022
		(₹ in Lakhs)									
1	Investments Assets (As per Form 5)	-	-	-	-	-	-	-	-	-	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	-	-	-	-	-	-	-	-	-	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Certification**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in investment guidelines as amended from time to time.

**Note:**

- The above statement, in the case of 'Life' insurers shall be prepared 'fund-wise' viz. life fund, pension & group fund, ULIP fund and at assets under management level also.
- Total investment assets should reconcile with figures shown in Form 3A / 3B
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions

**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**  
(Read with Regulation 10)  
Go Digit Life Insurance Limited  
Statement as on: 31 December 2023  
Periodicity of Submission: Quarterly



Name of the Fund: Life Fund

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	3,896	68	6.97%	6.07%	2,812	81	6.98%	6.07%	-	-	-	-
2	A04 Treasury Bills	CTRB	6,844	117	6.76%	5.88%	7,300	279	6.72%	5.84%	-	-	-	-
3	C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTBN	997	19	7.56%	6.58%	926	40	7.59%	6.60%	-	-	-	-
4	C27 Long term Bank Bonds Approved Investment - Infrastructure	ILBI	506	10	7.78%	6.76%	509	20	7.94%	6.51%	-	-	-	-
5	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	2,506	46	7.27%	6.33%	1,874	78	7.31%	6.36%	-	-	-	-
6	D02 Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	10	-	0.00%	0.00%	10	-	0.00%	0.00%	-	-	-	-
7	D09 Corporate Securities - Debentures	ECOS	921	19	8.14%	7.08%	709	31	7.90%	6.87%	-	-	-	-
8	D16 Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, BBI	ECDB	495	1	4.80%	4.18%	495	1	4.80%	4.18%	-	-	-	-
9	D18 Deposits - Repo / Reverse Repo - Govt Securities	ECMR	1,403	24	6.75%	5.87%	1,509	44	6.69%	5.82%	-	-	-	-
10	D29 Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	270	37	91.42%	79.53%	1,058	67	13.60%	11.83%	-	-	-	-
11	D32 Passively Managed Equity ETF (Non Promoter Group)	EETF	270	-	0.00%	0.00%	270	-	0.00%	0.00%	-	-	-	-
12	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	500	10	8.08%	7.03%	503	18	8.03%	6.99%	-	-	-	-
13	D39 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	495	1	4.74%	4.12%	495	1	4.74%	4.12%	-	-	-	-
14	D40 Units of Real Estate Investment Trust (REITs)	ERTT	117	-	0.00%	0.00%	117	-	0.00%	0.00%	-	-	-	-
15	E03 Equity Shares (incl Co-op Societies)	OESH	2	4	59059.68%	51381.92%	2	4	59059.68%	51381.92%	-	-	-	-
16	E06 Debentures	OLDB	500	1	9.17%	7.98%	500	1	9.17%	7.98%	-	-	-	-
	<b>TOTAL</b>		<b>19,733</b>	<b>357</b>	<b>6.95%</b>	<b>5.93%</b>	<b>19,089</b>	<b>664</b>	<b>6.87%</b>	<b>5.87%</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of investment (COI) shall be as per guidelines, as amended from time to time.

1. Based on daily simple average of investments

2. Yield netted for tax.

3. In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.

4. Form-1 shall be prepared in respect of each fund. In case of ULIP form 1 shall be prepared at segregated fund (SFN) level and also at consolidated level.

5. YTD income on investment shall be reconciled with figures in P&L and revenue account

**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**  
(Read with Regulation 10)  
**Go Digit Life Insurance Limited**  
Statement as on: 31 December 2023  
Periodicity of Submission: Quarterly



Name of the Fund: Pension & General Annuity and Group Fund

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	1,251	22	7.10%	6.18%	1,219	23	7.05%	6.13%	-	-	-	-
2	A04 Treasury Bills	CTRB	945	12	6.73%	5.86%	783	14	6.73%	5.86%	-	-	-	-
3	C28 Infrastructure - PSU - Debentures / Bonds	IPTD	430	2	7.46%	6.49%	430	2	7.46%	6.49%	-	-	-	-
4	D09 Corporate Securities - Debentures	ECOS	150	1	7.70%	6.70%	150	1	7.70%	6.70%	-	-	-	-
5	D18 Deposits - Repo / Reverse Repo - Govt. Securities	ECMR	715	12	6.75%	5.87%	622	13	6.75%	5.87%	-	-	-	-
	<b>TOTAL</b>		<b>3,491</b>	<b>49</b>	<b>6.40</b>	<b>5.57</b>	<b>3,203</b>	<b>53</b>	<b>6.40</b>	<b>5.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of investment (COI) shall be as per guidelines, as amended from time to time.

1. Based on daily simple average of investments
2. Yield netted for tax.
3. In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.
4. Form-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at segregated fund (SPIN) level and also at consolidated level.
5. YTD Income on investment shall be reconciled with figures in P&L and revenue account.



**FORM - L - 34 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**  
 (Read with Regulation 10)  
 Go Digit Life Insurance Limited  
 Statement as on: 31 December 2023  
 Periodicity of Submission: Quarterly

Name of the Fund: Unit Linked Fund

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>TOTAL</b>			NIL											

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of investment (COI) shall be as per guidelines, as amended from time to time.

1. Based on daily simple average of investments
2. Yield netted for tax.
3. In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.
4. Form-1 shall be prepared in respect of each fund. In case of ULIP form 1 shall be prepared at segregated fund (SFN) level and also at consolidated level.
5. YTD Income on investment shall be reconciled with figures in P&L and revenue account

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS****(Read with Regulation 10)****Go Digit Life Insurance Limited****Statement as on: 31 December 2023****Periodicity of Submission: Quarterly****Name of the Fund: Life Fund****digit**  
LIFE INSURANCE  
PART - A**(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS****(Read with Regulation 10)****Go Digit Life Insurance Limited****Statement as on: 31 December 2023****Periodicity of Submission: Quarterly****Name of the Fund: Pension & General Annuity and Group Fund****digit**  
LIFE INSURANCE  
PART - A**(₹ in Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS**  
**(Read with Regulation 10)**  
**Go Digit Life Insurance Limited**  
**Statement as on: 31 December 2023**  
**Periodicity of Submission: Quarterly**

**Name of the Fund: Unit Linked Fund**

**digit**  
LIFE INSURANCE  
PART - A

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> <sup>2</sup>	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Note:**

- 1 Provide details of down graded investments during the quarter.
- 2 Investments currently upgraded, listed as down graded during earlier quarter shall be deleted from the cumulative listing.
- 3 Form-2 shall be prepared in respect of each fund. In case of ULIP form 2 shall be prepared at segregated fund (SFIN) level and also at consolidated level.
- 4 Category of investment (COI) shall be as per guidelines issued by the authority.

FORM L-36 - PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE

Go Digit Life Insurance Limited  
 Quarter End: 31 December 2023  
 Date: 31 December 2023



Sl. No	Particulars	For the Quarter - Current Year				For the Quarter - Previous Year				Up to the Quarter - Current Year				Up to the Quarter - Previous Year			
		Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)
1	First Year Premium																
	i Individual Single Premium (ISP)																
		From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
		From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
		From 0-10,000	8,894.88	-	721.28	3,754,495.37	-	-	-	14,099	-	1,088,125	10,537,505	-	-	-	-
		From 10,001-25,000	1,381.27	-	10,234	428,794.72	-	-	-	3,467	-	25,231	1,094,518	-	-	-	-
		From 25,001-50,000	1,328.03	-	3,846	214,728.34	-	-	-	2,061	-	6,724	459,825	-	-	-	-
	From 50,001-75,000	518.86	-	851	26,527.78	-	-	-	869	-	1,378	197,411	-	-	-	-	
	From 75,001-100,000	218.13	-	256	20,148.66	-	-	-	245	-	304	43,365	-	-	-	-	
	From 1,00,001-1,25,000	39.44	-	35	13,924.89	-	-	-	54	-	59	18,402	-	-	-	-	
	Above Rs. 1,25,000	99.99	-	45	28,017.46	-	-	-	115	-	221	83,091	-	-	-	-	
iv Group Single Premium- Annuity- GSPA																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
v Individual Non Single Premium- INSP																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
vi Individual Non Single Premium- Annuity- INSPA																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
vii Group Non Single Premium (GNSP)																	
	From 0-10,000	39.26	-	12,440	204,407.57	-	-	-	236	-	23,806	443,823	-	-	-	-	
	From 10,001-25,000	68.80	-	1,031	91,709.34	-	-	-	80	-	1,107	104,868	-	-	-	-	
	From 25,001-50,000	16.94	-	100	18,567.74	-	-	-	20	-	110	22,168	-	-	-	-	
	From 50,001-75,000	2.87	-	5	2,350.00	-	-	-	3	-	5	2,350	-	-	-	-	
	From 75,001-100,000	3.49	-	11	4,150.00	-	-	-	3	-	11	4,150	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	2.97	-	2	1,900.00	-	-	-	3	-	2	1,900	-	-	-	-	
viii Group Non Single Premium- Annuity- GNSPA																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Renewal Premium																
	i Individual																
		From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual- Annuity																
		From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
		From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iv Group- Annuity																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

NOTE:

- a) Premium stands for premium amount.
- b) No. of lives means no. of lives insured under the policies.
- c) Premium collected for Annuity will be disclosed separately as stated above.
- d) Premium table given in the form are based on annualized premium.
- e) When the premium is required to be taken on an annualized basis, number of lives will have to be covered once. Repetition of number of lives (in other than annual premium payments) must be avoided.
- f) In respect of Group Business, insurers not to use annualized premium for group fund business like gratuity, leave encashment and superannuation.
- g) In respect of individual Business, No. of policies needs to be reported and No. of lives need not be reported.
- h) In respect of Group Business, No. of lives needs to be reported and No. of Policies need not be reported.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)



Go Digit Life Insurance Limited  
 Quarter End: 31 December 2023  
 Date: 31 December 2023

(₹ In Lakhs)

Business Acquisition through Different Channels (Group)													
Sl.No.	Channels	For the Quarter 31 December 2023			For the Quarter 31 December 2022			Up to the Quarter 31 December 2023			Up to the Quarter 31 December 2022		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	15	5,914	182	-	-	-	17	6,106	188	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	11	117,850	1,093	-	-	-	11	117,850	1,093	-	-	-
4	Brokers	163	591,917	10,550	-	-	-	304	914,569	15,583	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	34,413	991	-	-	-	19	108,760	4,990	-	-	-
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>197</b>	<b>750,094</b>	<b>12,815</b>	-	-	-	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>	-	-	-
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>197</b>	<b>750,094</b>	<b>12,815</b>	-	-	-	<b>351</b>	<b>1,147,285</b>	<b>21,854</b>	-	-	-

Note:  
 1. Premium means amount of premium received from business acquired by the source  
 2. No of Policies stand for no. of policies sold

## FORM L-38 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)

Go Digit Life Insurance Limited  
 Quarter End: 31 December 2023  
 Date: 31 December 2023



## Business Acquisition through Different Channels (Individual)

(₹ in Lakhs)

Sl.No.	Channels	For the Quarter 31 December2023		For the Quarter 31 December2022		Up to the Quarter 31 December2023		Up to the Quarter 31 December2022	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	-	-	-	-	-	-	-	-
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	-	-	-	-	-	-	-	-

**Note:**

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

## FORM L-39-Data on Settlement of Claims (Individual)

Go Digit Life Insurance Limited  
Upto the Quarter ended 31 December 2023  
Date: 31 December 2023

(₹ in Lakhs)

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>3</sup> In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

<sup>4</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

## FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims		87					87	1,456

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.



**FORM L-39-Data on Settlement of Claims (Individual)**



**Go Digit Life Insurance Limited**  
**For the Quarter ended 31 December 2023**  
**Date: 31 December 2023**

(₹ in Lakhs)

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>3</sup> In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

<sup>4</sup>Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

**FORM L-39-Data on Settlement of Claims (Group)**

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	72	-	-	-	-	72	1,116

<sup>1</sup> The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

**FORM L-40 Quarterly Claims Data for Life**

**Go Digit Life Insurance Limited**  
**For the Quarter ended 31 December 2023**  
**Date: 31 December 2023**



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	-	34
2	Claims Intimated / Booked during the period	-	138
(a)	Less than 3 years from the date of acceptance of risk	-	138
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	72
4	Claims Repudiated during the period <sup>2</sup>	-	-
5	Claims Rejected <sup>3</sup>	-	-
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	-	100
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	87
	3 months and less than 6 months	-	13
	6 months and less than 1 year	-	-
	1year and above	-	-

<sup>1</sup> Opening Balance is the closing balance of previous quarter.

<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

<sup>4</sup> Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.  
 Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Sl. No.	Individual Claims Claims Experience	No. of claims only				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

<sup>3</sup> Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

**FORM L-40 Quarterly Claims Data for Life**

**Go Digit Life Insurance Limited**  
**Upto the Quarter ended 31 December 2023**  
**Date: 31 December 2023**



Sl. No.	Death Claims Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	-	-
2	Claims Intimated / Booked during the period	-	187
(a)	Less than 3 years from the date of acceptance of risk	-	187
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	87
4	Claims Repudiated during the period <sup>2</sup>	-	-
5	Claims Rejected <sup>3</sup>	-	-
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	-	100
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	87
	3 months and less than 6 months	-	13
	6 months and less than 1 year	-	-
	1year and above	-	-

<sup>1</sup> Opening Balance is the closing balance of previous quarter.

<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

<sup>4</sup> Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.  
 Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Sl. No.	Individual Claims Claims Experience	No. of claims only				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

<sup>3</sup> Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

## FORM L-41 GRIEVANCE DISPOSAL

Go Digit Life Insurance Limited  
Date: 31 December 2023

## GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 31 December 2023

Sl No.	Particulars	Opening Balance at the beginning of the quarter 31 December 2023	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the			Complaints Pending at the end of the quarter 31 December 2023	Total Complaints registered up to the quarter 31 December 2023 during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers	-	-	-	-	-	-	-
a)	Death Claims	-	-	-	-	-	-	-
b)	Policy Servicing	-	-	-	-	-	-	-
c)	Proposal Processing	-	-	-	-	-	-	-
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	-	-	-	-	-	-
g)	Others	-	26	-	-	26	-	26
	<b>Total Number of Complaints</b>	-	26	-	-	26	-	26

2	Total No. of Policies upto corresponding period of previous year	-
3	Total No. of Claims upto corresponding period of previous year	-
4	Total No. of Policies during current year	351
5	Total No. of Claims during current year	187
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	-
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	-

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	26	-	-	-	26.00	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	26	-	-	-	26	-

FORM L - 42 - VALUATION BASIS (GROUP)

Name of the insurer: Go Digit Life Insurance Limited  
 Quarter End: 31 December 2023  
 Date: 31 December 2023  
 I.

GROUP BUSINESS



Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate <sup>2</sup>		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)	
		As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022	As at 31 December 2023	As at 31 December 2022
Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -Others</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>	5.00%	NA	30% - 500%	NA	50% - 300%	NA	12 per member p.a	NA	2.50%	NA	4%	NA	20%	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -Others</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

NOT APPLICABLE

1 Valuation mortality rates expressed as a % of IALM 2012-14 Table.  
 2 Morbidity rates are expressed as % of CIBT 93 table / reinsurance rates

Notes on Valuation Basis

1 The valuation data is extracted from policy administration system. The valuation data contains the policy level information like age at entry, date of commencement, duration inforce, annual premium, sum assured, policy term, premium paying term and current status etc. The data is then checked for completeness, correctness and consistency. We ensure that the data is complete and all the policies under all products sold till date are captured in it. The same is verified by comparing this data with data from independent sources. The data is checked to ensure that key fields like annual premium, sum assured, age, policy term, smoker status etc. Are reasonable and inline with product features and boundary conditions for various products.

2 Following the stipulated method for One Year Renewable Group Term Life product, the Unearned Premium Reserve along with Incurred But Not Reported Reserve and Premium Deficiency Reserve has been setup at individual member level data and grossed up for the whole portfolio. For the Group long term products, the valuation has been done through the prospective valuation method, where all the future expected policy cashflows have been projected till the end of the term and discounted back to the reporting date using the prudent valuation assumptions allowing for appropriate Margin for Adverse Deviation in line with APS 7, issued by IAI. The calculation have been done at each member record level without using any representing model points. Also, no credit for negative reserve has been considered and the flooring of reserve to the applicable surrender values have been considered following the ASLM regulations of the Authority.

Form L 43: Voting Activity Disclosure under Stewardship Code

Go Digit Life Insurance Limited  
For the Quarter ending: 31 December 2023



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

**FORM - L-44 - EMBEDDED VALUE**



## **ANNUAL SUBMISSION**

**FORM L-45 OFFICES AND OTHER INFORMATION**



**Go Digit Life Insurance Limited**  
**As at: 31 December 2023**

Sl. No.	Information	Number	
1	No. of offices at the beginning of the year	0	
2	No. of branches approved during the year	28	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	11
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	11	
7	No. of branches approved but not opened	17	
8	No. of rural branches	0	
9	No. of urban branches	11	
10	No. of Directors (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director  (e) Whole time director	2 1 3  1 (One of the Independent Director is Woman) 1 (Executive Director and Whole Time Director is same)	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total:	370 11 381	
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Micro Agents (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	08 00 06 157 00 01 00 08 00	

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	329	95
Recruitments during the quarter	65	85
Attrition during the quarter	13	-
Number at the end of the quarter	381	180